

T2180-906495
PATENTIN THE CLAIMS

1. (currently amended) A method for evaluating insurance policy data corresponding to a proposed renewal policy for binding an associated insurance carrier and renewing the policy under the authority of a field agent geographically remote from the carrier, the insurance policy having been identified as eligible for a renewal evaluation, the field agent having a remote computer including a data display, said method comprising the steps of:

receiving displaying at the field agent computer a Web page, from an insurance carrier the Web page including policy data corresponding to a renewal policy; said policy data being identified by an eligibility determining process of the carrier;

B2 updating as necessary said at the field agent computer the policy data by inputting data corresponding to attributes of a subscriber on one or more Web pages displayed on the field agent computer; by the field agent until receipt of a bind Web page indicating the proposed renewal policy for the subscriber is in condition such that the associated insurance carrier can be bound to the terms and conditions of the proposed renewal policy; and

transmitting the updated policy data from the field agent computer to the associated insurance carrier;

receiving at the field agent computer a bind Web page indicating that the proposed renewal policy for the subscriber is in condition such that the associated insurance carrier can be bound to the terms and conditions of the proposed renewal policy; and

binding said the associated insurance carrier to the terms and conditions of the proposed renewal policy by the field agent by entering a bind indication on said the bind Web page and transmitting said the bind Web page from the field agent computer to the carrier.

2. (original) The method of claim 1 further including receiving one or more Bind Confirmation Web pages including acknowledgement that said associated insurance carrier has been bound to the terms and conditions of a renewal policy reflecting the bind Web page.

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3. (currently amended) A method for renewing ~~a policy~~ an insurance policy under the authority of a field agent for binding to be bound by an insurance carrier after the policy has been identified as eligible for a renewal process, the field agent located in a geographically remote location from the insurance carrier, the field agent having a remote computer including a data display, said method comprising the steps of:

~~providing a field agent with~~ receiving at the field agent computer policy data reflecting a policy eligible for renewal, ~~wherein said policy data is identified by an eligibility determining process;~~

providing the field agent with predetermined questions by displaying the predetermined questions on the field agent computer, the predetermined questions selected so as to minimize financial risk to the ~~policy~~ insurance carrier of being contractually bound to policy terms unfavorable to ~~said policy~~ the insurance carrier;

B2 answering the said predetermined questions by said field agent inputting answers corresponding to attributes of a subscriber into the field agent computer; and

binding an the insurance carrier to the terms and conditions of a the renewal policy reflecting said the answers by entering a bind indication into the field agent computer, wherein said the binding is accomplished by a decision process undertaken by said the field agent without including external underwriting and rating processes.

4. (currently amended) The method of claim 3 wherein the steps of ~~providing a field agent with~~ receiving at said field agent computer policy data, providing the field agent with predetermined questions, answering ~~said the~~ predetermined questions, and binding ~~an the~~ insurance carrier, are accomplished by successive receipt, update, and transmission of a sequence of Web pages.

5. (currently amended) The method of claim 4 wherein said receipt, update, and transmission of a sequence of Web pages occurs between ~~a personal~~ the field agent computer operated by the field agent and an insurance company Web server computer, wherein said

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~~personal~~ the field agent computer and ~~said the~~ Web server computer are interconnected by ~~an a~~ connection.

6. (currently amended) The method of claim 5, wherein the total time required between said step of ~~providing a field agent with~~ receiving at said field agent computer policy data and said step of binding ~~an the~~ insurance carrier is not more than five minutes.

7. (currently amended) The method of claim 5, wherein ~~said the~~ insurance policy and ~~said the~~ predetermined questions are unrelated to insurance and ~~said the~~ insurance carrier is any company issuing ~~said the~~ policy.

8. (currently amended) The method of claim 5, wherein ~~said the~~ Web pages are information screens, and ~~said Internet the~~ connection between the field agent computer and the Web server computer is a data network connection including an Internet connection.

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9. (currently amended) The method of claim 5, wherein the field agent ~~is one of said~~ policy includes at least one of a subscriber to an insurance policy eligible for renewal and or an employer responsible for said the policy subscriber.

10. (currently amended) A method for renewing a policy via Internet connections between a central data memory and a remote data memory after the policy has been identified as eligible for a renewal process, said method comprising the steps of:

generating in ~~said the~~ remote data memory a first Web page including data identifying one or more eligible policies to be renewed, ~~wherein said data has been previously identified by applying eligibility criteria to a data set representing a group of policies~~ the central data memory associated with an issuer of one or more eligible renewal policies, the remote data memory associated with a field agent located in a geographically remote location from the policy issuer;

generating in ~~said the~~ central data memory a request for policy data relating to one of ~~said the~~ one or more eligible renewal policies;

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generating in the central data memory and transmitting over a network one or more second Web pages arranged to include said the requested renewal policy data along with a provision for inputting update data;

receiving, displaying, updating in said the remote memory, and transmitting from said the remote memory, said the one or more second Web pages wherein said receiving, displaying, updating and transmitting is accomplished by the field agent; and

binding the policy issuer to a policy associated with said the renewal policy data, wherein said binding is accomplished by a decision process undertaken independently by said the field agent without including external underwriting and risk assessment processes, and by transmitting to said the central data memory from the remote data memory a third Web page including a binding indication data.

B2 11. (currently amended) The method of claim 10, prior to the step of binding the policy issuer, further comprising the step of:

transmitting update information relating to said the policy from the remote data memory to said the central data memory over the network where said the update information is screened to form a completeness and accuracy response; and

transmitting said the completeness and accuracy response to said the remote data memory; and

displaying said the completeness and accuracy response as part of a Web page.

12. (currently amended) The method of claim 11, wherein the total time required between said transmitting update information relating to said policy data step and said enabling the field agent to bind binding the policy issuer step is not more than five minutes.

13. (original) The method of claim 10, wherein the policy issuer is an insurance carrier and the policy is a renewal insurance contract having terms under which an insurance carrier issuing the policy is legally bound.

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14. (currently amended) The method of claim 10, wherein the field agent ~~is one of said policy~~ includes at least one of a subscriber to an insurance policy eligible for renewal and or an employer responsible for said the policy subscriber.

15. (currently amended) A policy renewal system for renewing a policy under the authority of a field agent for binding an issuer of the policy after the policy has been identified as eligible for a renewal evaluation, the policy issuer having an eligible renewal policy generator for generating policy data for at least one renewal policy, said system comprising:

a network; and

~~an eligible renewal policy generator for generating policy data for at least one renewal policy;~~

B2 a remote data display associated with a field agent and configured for displaying said policy data in a form readable by a the field agent, the field agent located in a geographically remote location from the policy issuer; and

said the policy generator and said remote data display connected to said network and, said remote data display configured to transmit receive said policy data over the network, for display said policy data on said remote data display, wherein prompt the said field agent reading to evaluate said displayed policy data, and enable the field agent to evaluates said policy data and legally binds a bind the policy issuer to a renewal of said policy associated with said evaluated policy data, said the binding accomplished independently by said the field agent without underwriting analysis or risk analysis by the policy issuer.

16. (original) The system of claim 15, wherein the policy issuer is an insurance carrier, the policy is an insurance policy, the network is the Internet, and said policy data are data in the form of at least one Web page document.

B3 17. (new) A method according to Claim 1 wherein said step of updating at the field agent computer the policy data further comprises prompting the field agent to input into a Web page displayed on the field agent computer updated policy data relating to the subscriber

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including at least one of a number of employees, a payroll amount, an insurance work class code, and a work class description.

18. (new) A method according to Claim 17 wherein said step of displaying at the field agent computer further comprises displaying at the field agent computer policy data corresponding to a renewal of a workman's compensation insurance policy.

19. (new) A method according to Claim 3 wherein said step of providing the field agent with predetermined questions further comprises prompting the field agent to input into the field agent computer updated policy data relating to the subscriber including at least one of a number of employees, a payroll amount, an insurance work class code, and a work class description.

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20. (new) A method according to Claim 19 wherein said step of receiving at the field agent computer further comprises receiving at the field agent computer policy data corresponding to a renewal of a workman's compensation insurance policy.

21. (new) A system according to Claim 15 wherein said remote data display is further configured to display predetermined questions prompting the field agent to update said policy data by inputting data corresponding to attributes of a subscriber to said at least one renewal policy including at least one of a number of employees, a payroll amount, an insurance work class code, and a work class description.

22. (new) A system according to Claim 21 wherein said at least one renewal policy is a workman's compensation insurance policy.

23. (new) A system for renewing an insurance policy after the policy has been identified as eligible for a renewal process, said system comprising:

at least one computer configured as a server, said server containing a database of policy data for at least one insurance policy eligible for renewal, said server associate with an insurance carrier issuing said at least one insurance policy; and

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at least one remote computer including a user interface connected to said server through a network, said remote computer associated with a field agent located in a geographically remote location from the insurance carrier, said remote computer configured to:

receive policy data from said server for an insurance policy eligible for renewal wherein the policy data includes information relating to a subscriber of said policy,

display said policy data on said user interface,

prompt the field agent by displaying predetermined questions on said user interface to update the policy data,

receive from the field agent updated policy data including updated subscriber information,

display the updated policy data on the user interface such that the field agent can evaluate the updated policy data, and

enable the field agent to legally bind the insurance carrier to a renewal of the policy associated with the evaluated policy data, wherein the binding is accomplished by a decision process undertaken independently by the field agent without underwriting analysis and risk analysis by the insurance carrier.

24. (new) A system according to Claim 23 wherein the insurance policy is a workman's compensation insurance policy, and wherein the subscriber is an employer.

25. (new) A system according to Claim 24 wherein subscriber information comprises at least one of a number of employees, a payroll amount, an insurance work class code, and a work class description.

26. (new) A system according to Claim 24 wherein subscriber information further comprises an amount representing an average hourly salary for all employees of the employer within each insurance work class assigned to the employer.

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27. (new) A system according to Claim 24 wherein subscriber information further comprises information relating to whether the employer financially contributes to a medical plan available to employees included within a specific insurance work classification.

28. (new) A system according to Claim 24 wherein subscriber information further comprises information relating to whether the employer has an existing Experience Modification.

29. (new) A system according to Claim 28 wherein, if the employer has existing Experience Mods, subscriber information further comprises information relating to at least a most recent Experience Modification in decimal format.

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30. (new) A system according to Claim 24 wherein subscriber information further comprises information relating to at least one of: whether the employer at least one of owns, operates, and leases aircraft; whether the employer at least one of owns, operates, and leases watercraft; whether the employer performs any work underground or above fifteen feet; whether the employer performs any work on at least one of barges, vessels, docks, and bridges over water; whether the employer provides any group transportation; and whether the employer leases employees to or from other employers.

31. (new) A system according to Claim 24 wherein said remote computer is further configured to display and print updated policy data including a premium basis, an estimated annual premium, and a work class description for each insurance work class code assigned to the employer.

32. (new) A system according to Claim 24 wherein said remote computer is further configured to search said database for a specific insurance policy eligible for renewal by prompting the field agent to input at least one of a policy number and an account name.
